

EXHIBIT V

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**Your First
90 Days
on the
Path to
Prosperity**





TRUMP
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WEALTH BUILDING 101

**Your First
90 Days on the
Path to Prosperity**

EDITED BY DONALD J. TRUMP
PREFACE AND CHAPTER I BY DONALD J. TRUMP



JOHN WILEY & SONS, INC.

*Real Estate Investments
Powerful Ideas in
Real Estate
Ideas into a Money
Management
Strategies of the Rich*

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If you dedicate yourself to applying the strategies in *Trump University Wealth Building 101*, you will become wealthy. If you make this book part of your life, it will make you rich.

I can make those statements with complete confidence because *Trump University Wealth Building 101* is built on the same foundation as all Trump University publications and courses. We deliver practical, proven instruction from people who have actually done what they are teaching you. Other organizations try to sell hope alone, without the proven expertise to back it up, and just when you begin to realize that the advice you paid for is unproven and ineffective—they try to sell you more expensive products. They hook you on promises and never deliver.

Neither I nor our chairman, Donald J. Trump, would stand for that at Trump University. We are building Trump University on “how to” information in the purest sense. After all, what could be more powerful than proven advice that you can follow step by step?

This philosophy of learning comes from Donald J. Trump, who holds Trump University accountable for creating an institution that teaches people to become successful from the moment their studies begin, not at some hazy point in the future. In these pages, our team of experts sets out practical, proven, step-by-step advice that helps you achieve significant success.

HOW WILL THIS BOOK MAKE YOU WEALTHY?

That’s a fair question, so let me give you a road map.

FOREWORD

Part I (Chapters 1–3)—You learn to unleash your “inner Trump” from Mr. Trump himself, as he explains how *he* thinks about wealth in Chapter 1. In Chapters 2 and 3, you develop your “wealth mindset” and learn the habits that bring success.

Part II (Chapters 4–6)—You make plans that will turn your dreams of wealth into reality. You learn to create a vision of your financial future—then assemble the tools, people, and resources to make it come true.

Part III (Chapters 7–9)—Get your financial house in order. You learn to master seven critical practices that set very wealthy people apart from everyone else. Eliminate debt and develop wealth-maximizing routines.

Parts IV, V, and VI offer you three alternative paths to creating wealth. You can apply one of them, or two, or all three, depending on your interests, strengths, and ambitions.

Part IV (Chapters 10–12)—You master the secrets of starting or buying a business and running it successfully because owning your own business is one of the best ways to get rich.

Part V (Chapters 13–15)—Real estate remains the foundation of wealth. Step-by-step instructions from the Trump University faculty show you how to get started, then expand your holdings to create both cash income and long-term appreciation. Real estate is where sizeable wealth is expanded and maintained.

Part VI (Chapters 16–17)—Master the basics of investing in stocks and bonds—then learn how to create a balanced, diversified portfolio of investments the way that top investors do. Secure your future with techniques for growing your retirement nest egg.

Part VII (Chapters 18–20)—In this final step, you discover Trump-powered techniques for keeping your hard-earned money—and growing it—for the rest of your life. Minimize your taxes, profit now from estate planning, and protect your assets from the tax collector.

MAKE TRUMP UNIVERSITY PART OF YOUR WEALTH-BUILDING PLAN

Before you turn to page 1 and start on the road to substantial riches, let me share one more important insight with you: Achieving significant wealth requires a constant flow of new information.

Growing very rich is not a static activity. It requires you to keep learning and applying new knowledge and new techniques. In the years to come, for example, new laws will be enacted that will affect your investments. In the

FOREWORD

real estate universe, new mortgages will appear that offer powerful new ways to finance your property purchases—or pose considerable risks to the unwary.

There are always new strategies to learn and apply. As we go to press with this book, it is a great time to invest in real estate foreclosures. That is why Trump University developed a new course, *The Real Estate Foreclosure Coaching Program*, to address that need. But the boom in foreclosures might end in six months. And when that happens, there will be other strategies to learn and apply.

Wealth building is, and always will be, a lot like hitting a moving target from a galloping horse. That's why Trump University is here for you. Our flexibility and speed allow us, more quickly than traditional institutions of higher learning, to anticipate money-creating trends and offer instruction on the spot.

So put the advice in this book to work and build your wealth. But get involved with Trump University, too, so your knowledge and skills stay fresh.

If you apply that one-two combination for becoming rich, you simply cannot lose.

MICHAEL SEXTON

PRESIDENT, TRUMP UNIVERSITY
NEW YORK CITY

P R E F A C E

Early in my career, it became obvious to me that education gives you a big edge in business. When you learn everything you can about what you're getting into, risk—which is always a part of doing business—is substantially reduced. People who are more educated—by that I mean savvy and prepared, not just formally educated—have the advantage. That's what has made me so successful.

Trump University, the unique online learning experience I established in May of 2005, grew out of my desire to share my business knowledge. There's a huge demand for practical, convenient education that teaches success. I'm an active presence in shaping the curricula, and publishing books like *Wealth Building 101*, because I truly believe in the power of education and its function as an engine of success. Unlike the exclusive apartments and offices I build, Trump University is *inclusive*. It's all about leveling the playing field. Not everyone who wants to get ahead can drop everything and go to business school as I did. Not everyone has the time or the money. Not everyone has the connections.

I want Trump University and *Wealth Building 101* to help you write your own success story. That's why I invited the contributors to work on this book with me. They're a great team. Some of them teach at Trump University, but all of them have real-world knowledge and run successful businesses. They can teach you how to build wealth for yourself.

Here's a tip for getting the most out of this book. Don't get overwhelmed by all the good ideas and the details. The book is organized into seven simple steps. Focus on how you can implement these steps in the next 90 days. If you do, I guarantee it will put you on the path to prosperity, just like the subtitle

P R E F A C E

says. Most people never take the time to come up with even a basic plan for building wealth and becoming financially secure—so by learning from the experts in this book, you are way ahead of the game. So read about it, but more importantly go do it!

DONALD J. TRUMP

A handwritten signature in black ink, appearing to read "Donald Trump", located below the printed name.

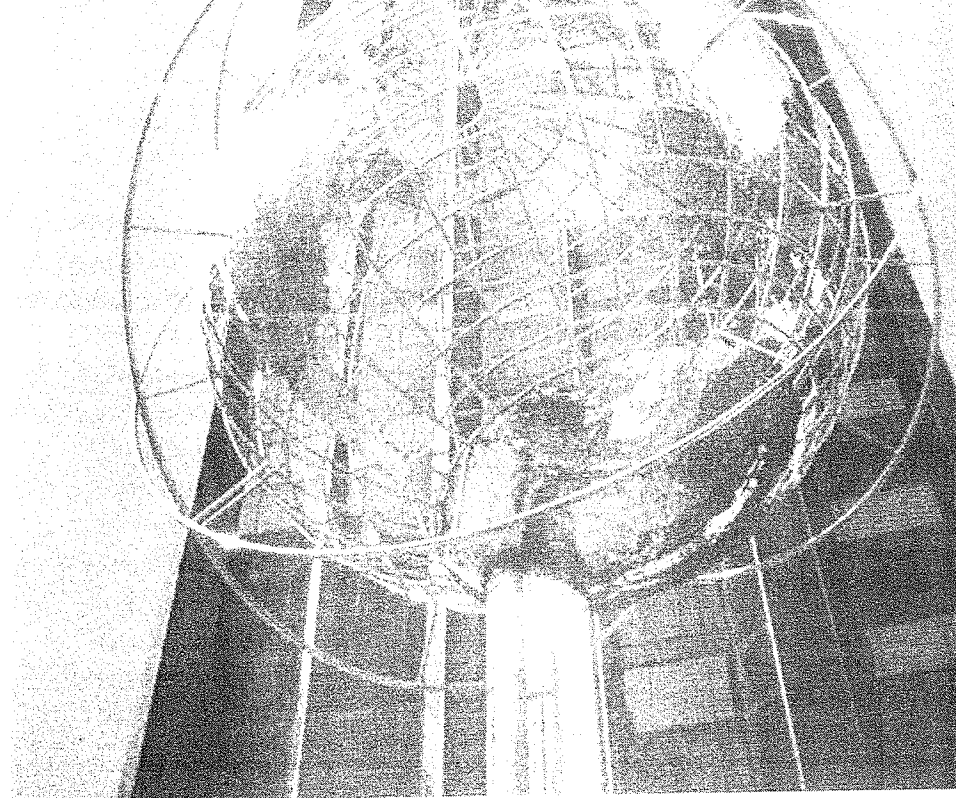


TRUMP
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WEALTH BUILDING
101

I

THINK RICH: HOW
TO UNLEASH YOUR
"INNER TRUMP"



1

BUILD WEALTH—MY WAY

by

Donald J. Trump

Through trial and error I've learned how to do a lot of things the right way over the years, and I want to share this knowledge with you. To be successful, you've got to learn and develop these 12 skills:

1. Get passionate.
2. Be tenacious.
3. Think big.
4. Leverage knowledge.
5. Be thorough.
6. Take action.
7. Take risks.
8. Know your audience.
9. Learn to negotiate.
10. Listen to your gut.
11. Enjoy competition.
12. Be your own best asset.

Let's take it one step at a time.

TRUMP UNIVERSITY WEALTH BUILDING 101

GET PASSIONATE

Passion sounds out of place in business, but it's at the top of my list. I know for a fact—and from my own experience—that it's absolutely critical to achieving any kind of long-lasting success.

Exactly what is passion?

Enthusiasm on a big scale. If you don't have passion, everything you do will fizzle, or at best, be mediocre. You simply have to love what you do to make it big. People with passion never give up because they never have a reason to give up, regardless of their circumstances. It's an intangible momentum that can make you indomitable.

How do you get passion?

Size up your interests. What do you love doing? Ask yourself, "Can I develop any of these interests into a viable source of income? Can I come up with a personal blueprint? Do I have a foundation in place, or in the works, for this blueprint?"

Cover your bases—and then act. Very often the dividing line between success and failure is a lack of passion. I've known people who have had fantastic ideas, but they don't get them off the ground, and their ideas sit in their head or on top of their desk for a long time. Coming up with an idea is not enough—you've got to put your idea into action.

BE TENACIOUS

People think I was born with the Midas touch, and I admit, I've been very fortunate. I got a great education from the schools I attended, and from my parents. But I learned to be tenacious when I started in business. That's important, because most things don't happen overnight.

As I write this chapter, we're on schedule to finish Trump Place along the Hudson River in New York City by 2008. With 16 buildings, it's the largest development ever approved by the New York City Planning Commission and will transform the once-neglected West Side of Manhattan into a very desirable place for residents to live. I bought the land in 1974. That's a long time to wait. If I hadn't been tenacious, Trump Place would still be in my head.

Tenacity is when you refuse to give in or give up. You keep fighting the good fight. Very few things of worth are easy achievements. That's just the way it works.

Tenacity enables you to work through obstacles and problems along the way without becoming worn down or negative. In fact, you should expect problems, so you don't waste energy.

Tenacity is when you keep moving forward. You don't allow fear to paralyze you.

Sometimes the most talented people fail, while those far less talented succeed. Why? Because those who succeed move forward with confidence.

I don't accept excuses in this area, so get to work!

THINK BIG

When you were a child, would you have liked to keep crawling, when everyone else was walking? I don't think so.

We all have to start with small steps, but the point is: Get to the biggest steps you're capable of taking. Thinking small will limit your potential. Thinking big will take you places. Thinking big can get you to the top, and I can tell you, it's not lonely up here.

Successful people like challenges. It's our nature. Keep in sync with this basic premise, and you'll begin moving forward with the momentum necessary for great achievement.

Striving from an early age is one secret to success. I learned to work hard from an early age, trying to catch up with my father who was a very successful developer. But you can keep striving no matter what your age or accomplishments.

These three tips will guide you:

1. Ask yourself why your plans are so small. Then begin to expand your horizons.
2. Concentrate on managing your future, not your past. Learn from the past, but don't stay there.
3. Look at the solution. Don't focus on the problem.

LEVERAGE KNOWLEDGE

When I was waiting for the opportunity to buy 40 Wall Street, which became the home of Trump University, I spent time studying the building and the area, and kept informed. When the opportunity finally came, I was ready and I knew what I was getting into. I knew the building, and I knew why the

TRUMP UNIVERSITY WEALTH BUILDING 101

owners were having trouble managing it. As a result, I was able to buy this 1.3 million-square-foot landmark, the tallest building in lower Manhattan, for a mere \$1 million in 1995.

So when I say knowledge is power, I mean it. Use it to your advantage.

But knowledge is only the foundation of great enterprises. Einstein said that imagination is more important than knowledge. What he meant is: Without imagination and the ability to visualize possibilities, what would be the point of great knowledge?

An example is how I develop golf courses. I get the best experts in the world, and I ask them hundreds of questions. I go over every detail, every tree, every hole, and every idea with them. Fortunately, they love what they do, so they don't find my questions tedious. By the time construction is underway, I know everything that's being done, and I can keep an informed eye on the progress.

Put imagination and knowledge together, and in no time you'll have something plenty big in your "think big tank."

BE THOROUGH

There's really no such thing as knowing too much about what you're doing.

When I was in college, I spent my spare time reading about real estate and foreclosures. I didn't feel it was a sacrifice of my time, because I was interested in real estate; I wasn't studying just to pass a test. The knowledge I gained on my own led to my first successful investment. I couldn't have achieved that if I hadn't spent the time studying on my own.

In college, I also read something that Rudyard Kipling wrote which I've never forgotten: "I keep six honest serving men, they taught me all I knew—their names are What and Why and When—and How and Where and Who." Finding the answers to these questions will ensure that your information is comprehensive and correct.

On *The Apprentice* when my associates and I interviewed candidates, sometimes the process went on for hours—one boardroom meeting lasted for over five hours so we could make the most knowledgeable decision possible.

Staying informed is a daily task and challenge, considering how quickly our world is moving. But not keeping up is like agreeing to check out—please don't do that. Plug in and learn everything you can. You never know when information will come in handy. If I hadn't studied real estate foreclosures as a student, I wouldn't have been able to see the great opportunity that led to my first big success.

90% of Americans Retire Broke.

Wealth is a Choice. What Do You Choose?

20% of the population owns 80% of the world's wealth. To belong to this 20% is your choice. You can choose to struggle to make ends meet, or you can choose to experience the freedom of living your life the way you want.

The difference between the two is... **active effort** and the **right direction**.

The Wealth Builder Action Plan gives you this right direction.

- 1 Tells you how to protect the wealth you create.
- 3 Establish action-orientated fundamentals that position you to win.
- 4 Take you down four distinct pathways to wealth.
- 8 Program built, even presented by a different world class expert.

The Road to Wealth is a Choice, But Only if You Take These Steps.

Log on to www.TrumpUniversity.com/ActionPlan
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of The Wealth Builder's Action Plan Today!



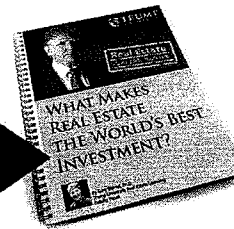
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Get Your FREE Special Report from Donald J. Trump!

Perhaps you know who I am... if so, then you know that I know a thing or two about real estate — and now I'm ready to teach you! Frankly, I think everyone can achieve their financial dreams and enjoy a more luxurious life by mastering the "art of the deal" — you just have to learn how.

What Makes Real Estate the World's Best Investment?

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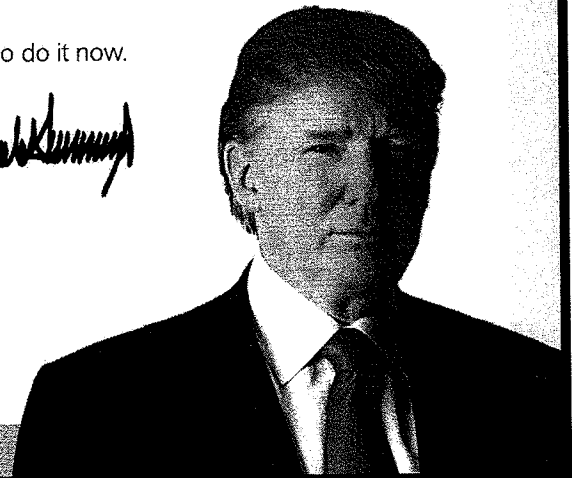
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No opportunity lasts forever — so do it now.

A handwritten signature of Donald Trump in black ink.

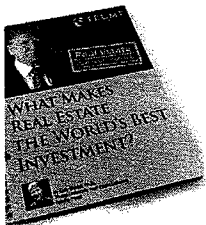


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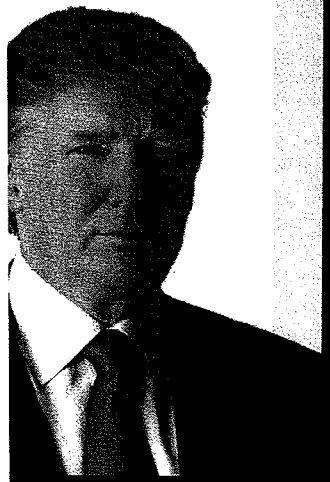
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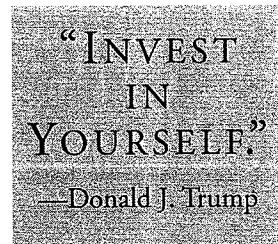
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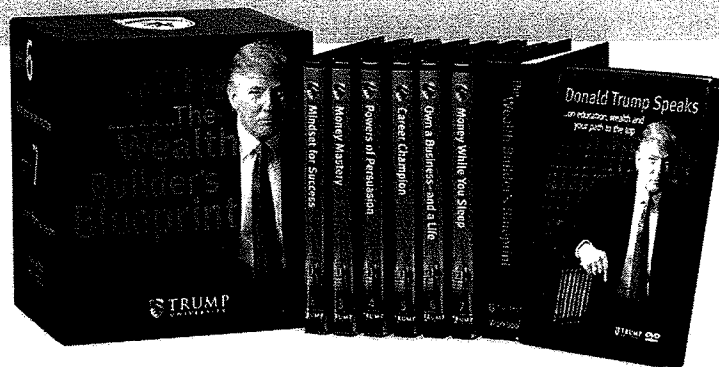
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Here's what you will learn:

- ☐ Turn goals into action and action into wealth
- ☐ Master the mysteries of money
- ☐ Persuade others to pay for your talents, products and ideas
- ☐ Soar to the top of your career
- ☐ Start a business that sets you free for life
- ☐ Retire on real estate riches

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- ☒ Start my own business.
- ☒ Buy a home.
- ☒ Flip a home.
- ☒ Enjoy financial independence.
- ☒ Live larger.
- ☒ Laugh more.
- ☒ Achieve my dreams.

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Donald J. Trump knows about success. He lives it. He epitomizes it. And now he's ready to *teach* it — with world-class instructors, convenient online learning programs, and a wealth of streetwise wealth-building wisdom that can give you a lifelong professional and personal advantage.

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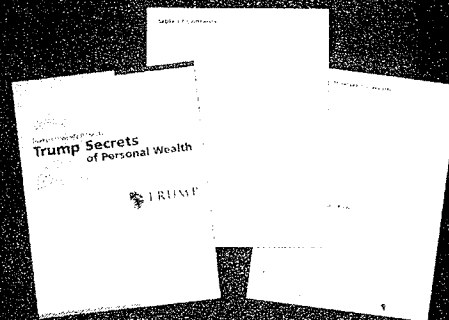
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☐ To Just Get By

☒ **To Live
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- Keep more of what you make with tax-smart strategies that protect your wealth and help secure a bright future for yourself and your family

Building true wealth requires passion, energy, and a constant flow of new information and ideas. In *Trump University Wealth Building 101*, you'll learn how to think like a millionaire, plan like a millionaire, and build wealth like a millionaire—the Trump way.

DONALD J. TRUMP is the world's most famous real estate investor and a bestselling author. He founded Trump University to teach success principles to ambitious people who don't have time to sit in a classroom. *Trump University Wealth Building 101* was edited by Mr. Trump and written by Trump University experts, all of whom are leading businesspeople, speakers, authors, or business school faculty members.

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WEALTH BUILDING 101

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How I Turned
My Biggest
Challenges into
Success



DONALD TRUMP

with Michael Melver



TRUMP

NEVER GIVE UP

**How I Turned
My Biggest
Challenges into
Success**

DONALD J. TRUMP
with Meredith McIver



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To the Trump University team: This collaboration has been as enjoyable as our first, *Trump 101: The Way to Success*, and I'd like to thank Michael Sexton and his very fine team for their outstanding performance.

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DONALD J. TRUMP

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GET THE MOST FROM EVERY DAY

When I was starting out in Manhattan, I had to be courageous because I was in new territory. I did my homework and studied and watched what was going on, but I was paving my own way here and I had to appear confident, or I knew I'd never make it. Every day mattered, and every day was important. This was the big time, and I knew it. I've never lost that edge. I still feel that way every day, and I think that's one reason I've managed to achieve as much as I have.

Confidence can get you where you want to go. It's so much easier to achieve when you feel good about yourself, your abilities, and your talents. That's why I'm emphasizing confidence as a way to get the most from every day. It's absolutely essential, so never let anyone undermine you, including yourself.

Even if you haven't encountered great success yet, there is no reason you can't bluff a little and act like you have. Confidence is a magnet in the best sense of the word—it will draw

people to you and make your daily life—and theirs—a lot more pleasant.

Take the pains required to become what you want to become, or you might end up becoming something you'd rather not be. It's like the hub versus rim theory—do you want to be the hub, or the rim? Being the hub means you're more centered, more central; being on the rim is being away from the action or the driving force. When I emphasize the importance of focus, that is one way of visualizing it. Focusing on the center, on what's really important in your life, can make the difference between your being the hub or on the rim.

Business is full of complexities. That's what makes it so interesting. Anyone who thinks it's boring hasn't given it much thought. Business can be an art, and as an art, it is evolving and mysterious in its own right. When I wrote *The Art of the Deal*, I was really just illustrating this aspect of business, and I haven't changed my mind about it. Like an artist, I give my utmost every day to what I'm doing. I'm not pretending in any sense of the word.

If you really want to succeed, you'll have to go for it every day like I do. The big time isn't for slackers. Keep up your mental stamina and remain curious. Bored people equal unintelligent people in my mind. Hopefully since you're reading this, that unfortunate group won't ever include you. It better not! I don't like dropouts either. Get with and keep up with the program—and I mean *every day*. I'm not really a tough guy but I am when it comes to education and using your brains. Ignorance is more expensive than education, and considering what's available these days—Trump University, for example—very few people can make a strong case for ignorance.

It was Thoreau who wrote, "If you have built castles in the air, your work need not be lost; that is where they should be. Now put the foundations under them." I couldn't have said it better. Get your vision, get focused, and then do the work—starting today!

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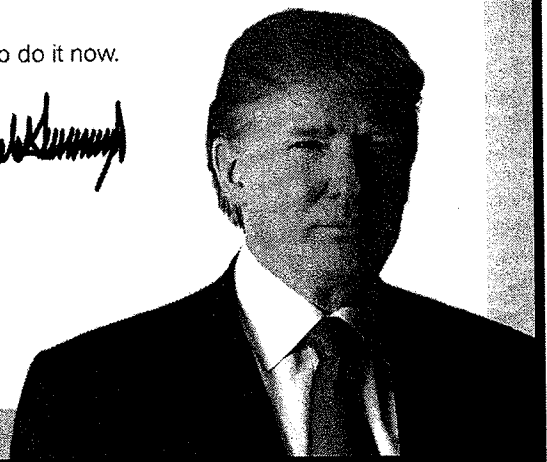
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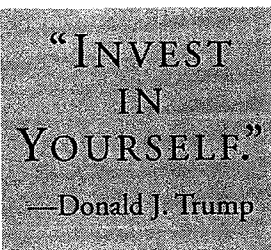
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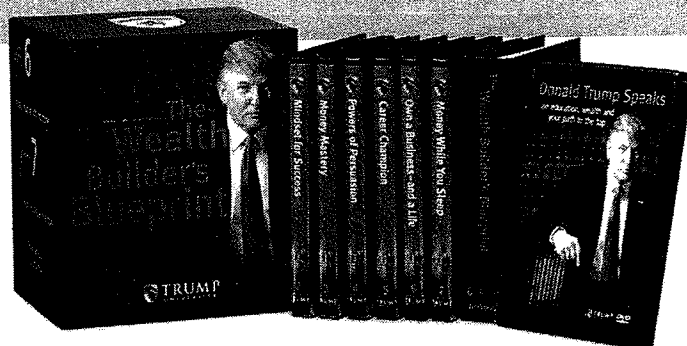
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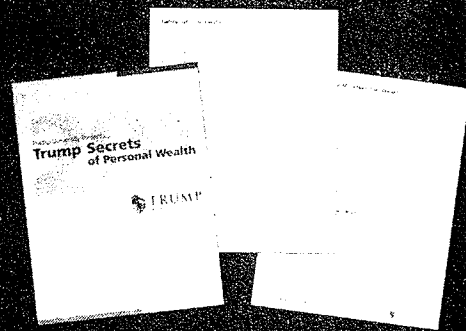
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